

Course Outline

Self-Funded Health Plan Basics

One-Credit Course

Introduction to Self-Funding

- I. Why Self-Fund?
- II. Plan Sponsors and Employers
- III. Fully Insured and Self-Funded Plans
- IV. Government Regulation of Employer-Sponsored Group Health Plans

Estimated Time to Complete: 15 minutes

Similarities and Costs of Self-Funded and Insured Plans

- I. Similarities of Insured and Self-Funded Plans
- II. Costs of Self-Funding and Insurance

Estimated Time to Complete: 15 minutes

How Self-Funding Works

- I. Administering Self-Funded Plans
- II. Service Providers for Self-Funded Plans
- III. Choosing to Fund With a Trust or on an Ongoing Basis
- IV. Two Types of Trusts
- V. Using Stop-Loss Insurance

Estimated Time to Complete: 15 minutes

Compliance with ERISA and Other Federal Laws

- I. ERISA
- II. Other Federal Laws

Estimated Time to Complete: 15 minutes

Pros and Cons of Self-Funding

- I. Advantages of Self-Funding
- II. Disadvantages of Self-Funding

Estimated Time to Complete: 15 minutes

Pros and Cons of Fully Insuring

- I. Advantages of Fully Insured Plans
- II. Disadvantages of Fully Insured Plans

Estimated Time to Complete: 15 minutes

Plan Design Options and Tools for Mitigating Risk and Managing Costs

- I. Provider Networks
- II. Tools for Lowering Risk Exposure and Managing Costs

Estimated Time to Complete: 15 minutes

Types of Organizations Sponsoring Self-Funded Plans

- I. Types of Employer-Sponsored Health Plans
- II. Prevalence of Self-Funding by Firm Size

Estimated Time to Complete: 15 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.